



RE: Businessowners – Company Rules and Loss Costs
Company Filing Number:
Effective Date: 09/01/2026

AmTrust Insurance Company – NAIC #15954; FEIN #75-1413993
Technology Insurance Company – NAIC #42376; FEIN #02-0449082
Wesco Insurance Company – NAIC #25011; FEIN #85-0165753
Security National Insurance Company – NAIC #19879; FEIN #75-6020448

Dear Sir:

This filing represents another step in AmTrust Financial Services Inc's (AmTrust) multi-year quest to become a more significant participant in the Businessowners market. We have invested significant resources which focus on rate accuracy based on the specific characteristics of the risks placed before us for underwriting consideration. Consistent with our approved Property (UNKP-134123436) and GL (UNKP 134159126) filings with an equivalent rating structure, we have attached a memo explaining the RAB assignment logic and model approach.

The purpose of this filing is to:

1. Introduce 250 Risk Assessment Bands (RAB) and associated factors.
2. Revise LCM's for all companies included in this filing. Please note that we are eliminating any intra-company LCMs and replacing with 1 LCM, as our new Risk Assessment Bands (RAB) now achieve a greater spread of intra-company pricing.
3. Revise our liquor liability base rates
4. Revise our Hired Auto & Non-Owned Auto base rates
5. Introduce a minimum premium for liability coverage.

This filing is being submitted on a countrywide basis and will be submitted to our domicile state. To the best of our knowledge this filing is in compliance with State and Insurance Department laws and regulations.

To the best of our knowledge, this filing complies with State and Insurance Department laws and regulations.

Your earliest review and approval is appreciated. Should you have any further questions or wish to discuss the matter further, please feel free to contact me at 216-901-8443 or via email at tyrone.settlemier@amtrustgroup.com.

Sincerely,

A handwritten signature in black ink, appearing to read 'Tyrone Settlemier', with a long horizontal line extending to the right.

Tyrone Settlemier, CPCU
Manager, Compliance